Case 08-22385 Doc 1 Filed 08/25/08 Entered 08/25/08 16:43:33 Desc Main

Page 1 of 41 Official Form 1 (1/08) Document Case #: 08 B **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle) Korbus, Gary J. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 8105 (if more than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 445 Niagara Park Forest IL ZIPCODE ZIPCODE 60466 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Wi11 Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address) (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition П Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. П Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) П Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily entity below Clearing Bank in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors Estimated Number of Creditors \times 25.001-1,000-5,001-10,001-50,001-100.000 50-99 100-199 200-999 Over 1-49 50.000 5,000 10.000 25.000 100,000 Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 More than \$50,000,001 \$100,000,001 \$500,000,001 \$50,000 \$500,000 to \$10 to \$500 to \$1 billion \$1 billion \$100,000 to \$1 to \$50 to \$100 million million million million Estimated Liabilities \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$100,000 \$500,000 to \$10 to \$50 to \$100 to \$500 \$50,000 to \$1 to \$1 billion \$1 billion million million million million

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Official Form 1 (1/08)		FORM B1, Page 2
Voluntary Petition	Name of Debtor(s):	
(This page must be completed and filed in every case)	Gary J. Korbus	
All Prior Bankruptcy Cases Filed Within Last 8	Years (If more than two, attach additional	sheet)
Location Where Filed:	Case Number:	Date Filed:
NONE		
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	of this Debtor (If more than one, atta	ach additional sheet)
Name of Debtor:	Case Number:	Date Filed:
NONE		
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11) Exhibit A is attached and made a part of this petition Exhibit A is attached and made a part of this petition or safety? Yes, and exhibit C is attached and made a part of this petition.	(To be completed if a whose debts are prim I, the attorney for the petitioner named in the shave informed the petitioner that [he or she] m or 13 of title 11, United States Code, and have each such chapter. I further certify that I have required by 11 U.S.C. §342(b). X Signature of Attorney for Pebtor(s)	arily consumer debts) Foregoing petition, declare that I hay proceed under chapter 7, 11, 12 explained the relief available under delivered to the debtor the notice
	Exhibit D	
(To be completed by every individual debtor. If a joint petition is filed, each	th spouse must complete and attach a separate Exhib	bit D.)
Exhibit D completed and signed by the debtor is attached and made of this is a joint petition:	e part of this petition.	
Exhibit D also completed and signed by the joint debtor is attached	and made a part of this petition.	
	n Regarding the Debtor - Venue	
Debtor has been domiciled or has had a residence, principal place of but preceding the date of this petition or for a longer part of such 180 days	usiness, or principal assets in this District for 180 da	ys immediately
There is a bankruptcy case concerning debtor's affiliate, general partne		
Debtor is a debtor in a foreign proceeding and has its principal place of principal place of business or assets in the United States but is a defend the interests of the parties will be served in regard to the relief sought in	f business or principal assets in the United States in lant in an action proceeding [in a federal or state co	
	no Resides as a Tenant of Residential Property applicable boxes.)	
Landlord has a judgment against the debtor for possession of deb		ving.)
	(Name of landlord that obtained judgn	nent)
	(Address of landlord)	
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possess	e circumstances under which the debtor would be prion, after the judgment for possession was entered,	ermitted to cure the and
Debtor has included with this petition the deposit with the court of period after the filing of the petition.	of any rent that would become due during the 30-da	y
Debtor certifies that he/she has served the Landlord with this cert	ification (11 U.S.C. 8 362(1))	

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Official Form 1 (1/08) FORM B1, Page 3 Name of Debtor(s): Voluntary Petition (This page must be completed and filed in every case) Gary J. Korbus Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct. I declare under penalty of perjury that the information provided in this [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. ☐ I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 are signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the order Code, specified in this petition granting recognition of the foreign main proceeding is attached. X Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) 8-13-08 (Date) Signature of Attorney' Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document Peter J. Muchunas 6201668 and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), Printed Name of Attorney for Debtor(s) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to Law Offices of Thomas M. Britt, P.C. 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 7601 W. 191st Street Address Suite 1W 60487 Tinley Park IL Printed Name and title, if any, of Bankruptcy Petition Preparer (815) 464-5533 Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is Signature of Authorized Individual Printed Name of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. Title of Authorized Individual A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Date

by the court.] [Summarize exigent circumstances here.]

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Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

In re Gary J. Korbus	Case No. 08 B Chapter 7
Debtor(s)	
EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT CREDIT COUNSELING REQUIRE	
WARNING: You must be able to check truthfully one of the five statements regarding credit do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do f whatever filing fee you paid, and your creditors will be able to resume collection activities agains you file another bankruptcy case later, you may be required to pay a second filing fee and you m creditors' collection activities.	counseling listed below. If you cannot ile. If that happens, you will lose it you. If your case is dismissed and
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete Exhibit D. Check one of the five statements below and attach any documents as directed.	e and file a separate
1. Within the 180 days before the filing of my bankruptcy case, I received a briefin agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for counseling and assisted me in performing a related budget analysis, and I have a certificate from the agen services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan develop	cy describing the
2. Within the 180 days before the filling of my bankruptcy case, I received a briefin agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the services provided to me. You must file a copy of a certificate from the agency describing the services a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy.	ne agency describing s provided to you and
3. I certify that I requested credit counseling services from an approved agency but was ur services during the five days from the time I made my request, and the following exigent circumstances me of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by	

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement]
Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency
so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after
reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor:
- The same
Date: 8.13-08

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
 - 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that

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you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice

required by § 342(b) of the Bankruptcy Code. Social Security number (If the bankruptcy petition Printed Name and title, if any, of Bankruptcy Petition Preparer preparer is not an individual, state the Social Security Address: , or iired

	number of the officer, prir partner of the bankruptcy	• • •
X	by 11 U.S.C. § 110.)	
Signature of Bankruptcy Petition Preparer or officer,		
principal, responsible person, or partner whose Social		
Security number is provided above.		
Certif	icate of the Debtor	
I (We), the debtor(s), affirm that I (we) have received a	and read this notice	
Gary J. Korbus	x /Aury // Erl	7/
Printed Name(s) of Debtor(s)	Signature of Debtor	Date 8:13-08
Case No. (if known) 08 B	x	
	Signature of Joint Debtor (if any)	Date

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTEDN DIVISION

	EASTERN DIVISION			
n re	Gary J. Korbus		Case No.08 B Chapter 7	
7	Attorney for Debtor: Peter J. Muchunas	_ / Debtor		
	STATEMENT PURSUANT TO RU	LE 2016	6(B)	
The u	ndersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:			
1. Th	ne undersigned is the attorney for the debtor(s) in this case.			
a)	The compensation paid or agreed to be paid by the debtor(s), to the und For legal services rendered or to be rendered in contemplation of ar connection with this case	nd in 	. \$. \$	400.00
3. \$	299.00 of the filing fee in this case has been paid.			
a) b)	he Services rendered or to be rendered include the following: Analysis of the financial situation, and rendering advice and assistar file a petition under title 11 of the United States Code. Preparation and filing of the petition, schedules, statement of financ court. Representation of the debtor(s) at the meeting of creditors.			
	he source of payments made by the debtor(s) to the undersigned was ervices performed, and <pre>None other</pre>	from earni	ngs, wages and	compensation for
	he source of payments to be made by the debtor(s) to the undersigned e from earnings, wages and compensation for services performed, and None other		oaid balance ren	naining, if any, will
	he undersigned has received no transfer, assignment or pledge of pro ne value stated: None	operty from	debtor(s) excep	ot the following for
	he undersigned has not shared or agreed to share with any other entitive firm, any compensation paid or to be paid except as follows: None	ty, other tha	an with member	s of undersigned's
Dated	x Jet An	u l		
	Attorney for Petitioner: Peter J. Muchunas Law Offices of Thomas M. B 7601 W. 191st Street Suite 1W Tinley Park IL 60487	Britt, P.O	c.	

(815) 464-5533

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In re Gary J. Korbus	. Case No. 08 B
Debtor(s)	(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property Husband Wife Joint Community	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
None	Community		None
	1		

(Report also on Summary of Schedules.)

No continuation sheets attached

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In re Gary J. Korbus	Case No. 08 B
Debtor(s)	(if known

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N o n	Description and Location of Property	Husband- Wife- Joint Community-	W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1.	Cash on hand.	x				
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account - Chase Location: In debtor's possession			\$ 31.00
			Savings Account - Chase			\$ 13.00
	Security deposits with public utilities, telephone companies, landlords, and others. Household goods and furnishings, including audio, video, and computer equipment.	x	Location: In debtor's possession Miscellaneous Household Goods Location: In debtor's possession			\$ 2,000.00
	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Wearing apparel.	X	Miscellaneous Wearing Apparel Location: In debtor's possession			\$ 800.00
7.	Furs and jewelry.	X				
8.	Firearms and sports, photographic, and other hobby equipment.		35 mm Cannon Camera (15 years old) Location: In debtor's possession			\$ 100.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Life Insurance - New York Life Location: In debtor's possession			\$ 1,000.00

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In re Gary J. Korbus	Case No. 08 B
Debtor(s)	(if known

SCHEDULE B-PERSONAL PROPERTY

Type of Property	N o n e	Description and Location of Property	Husband- Wife- Joint- Community-	W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X				
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	x				
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
14. Interests in partnerships or joint ventures. Itemize.	X				
 Government and corporate bonds and other negotiable and non-negotiable instruments. 	X				
16. Accounts Receivable.	X				
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other vehicles and accessories.	X				
26. Boats, motors, and accessories.	X				

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In re Gary J. Korbus	Case No. 08 B
Debtor(s)	(if knowr

SCHEDULE B-PERSONAL PROPERTY

Ν	Description and Location of Property			Current Value of Debtor's Interest,
o n e		Wife- Joint	W :J	in Property Without Deducting any Secured Claim or Exemption
х				
x				
	(20 years old)			\$ 800.00
x				
				\$ 50.00
x				
x				
x				
X				
	o n e X X X X X	n e Co X X X Hand Tools (20 years old) Location: In debtor's possession X Household Cats Location: In debtor's possession X X X X	Note to the property of the pr	O n e Husband-H Wife-W Joint-J Community-C X X Hand Tools (20 years old) Location: In debtor's possession X Household Cats Location: In debtor's possession

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Gary J. Korbus Case No. 08 B

Debtor(s)

(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$136,875.

(Check one box)

☐ 11 U.S.C. § 522(b) (2)

☑ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Checking Account	735 ILCS 5/12-1001(b)	\$ 31.00	\$ 31.00
Savings Account	735 ILCS 5/12-1001(b)	\$ 13.00	\$ 13.00
Miscellaneous Household Goods	735 ILCS 5/12-1001(b)	\$ 2,000.00	\$ 2,000.00
Miscellaneous Wearing Apparel	735 ILCS 5/12-1001(a)	\$ 800.00	\$ 800.00
35 mm Cannon Camera	735 ILCS 5/12-1001(b)	\$ 100.00	\$ 100.00
Life Insurance	735 ILCS 5/12-1001(f)	\$ 1,000.00	\$ 1,000.00
Hand Tools	735 ILCS 5/12-1001(b)	\$ 800.00	\$ 800.00
Household Cats	735 ILCS 5/12-1001(b)	\$ 50.00	\$ 50.00

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B6D (Official Form 6D) (12/07)

In re Gary J. Korbus	,	Case No. 08 B		
Debtor(s)		(if kn	own	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	0 H- W- J	Pate Claim was Incurred, Nature If Lien, and Description and Market If Lien and Description and Market If Lien and If Lien If Lien and If	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 414511670441 Creditor # : 1 Chase Home Finance 3415 Vision Drive Columbus OH 43219	X		Mortgage on Wife's House Value: \$ 0.00				\$ 98,495.00	\$ 98,495.00
Account No:			Value:					
Account No:			Value:					
No continuation sheets attached	1			Subte al of th T y on la	is p	age) al \$	\$ 98,495.00 \$ 98,495.00 (Report also on Summary of	\$ 98,495.00

(Report also on Summary of Schedules.)

(ii applicable, report also of Statistical Summary of Certain Liabilities and Related Data) B6E (Official Form 6E) (1207) 08-22385 Doc 1 Filed 08/25/08 Entered 08/25/08 16:43:33 Desc Main Page 15 of 41 Document

In re_Gary J. Korbus Case No. 08 B

Debtor(s)

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the

box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.									
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.									
Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.									
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.									
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)									
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).									
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).									
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).									
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).									
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).									
Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).									
Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).									
Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).									
Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).									

^{*}Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment

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B6F (Official Form 6F) (12/07)

In re	Gary J.	Korbus		Case No. 08 B

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	HHusb WWife JJoint CComi		Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 316002D2 Creditor # : 1 Accelerated Rehab Centers 35212 Eagle Way Chicago IL 60678-1352		Me	edical Bills				\$ 687.00
Account No: 329872HAZE Creditor # : 2 Accelerated Rehab Centers 35212 Eagle Way Chicago IL 60678-1352		Me	edical Bills				\$ 264.00
Account No: A42172503 Creditor # : 3 Allied Interstate 3000 Corporate Exchange Dr 5th Floor Columbus OH 43231		Co	otice Only ollection agent for Capital One ank.				\$ 0.00
Account No: 030448356015301282 Creditor # : 4 American Express PO Box 981537 El Paso TX 79998		Cı	redit Card Purchases				\$ 12,938.00
8 continuation sheets attached		 		Subt	ota Fota	·	\$ 13,889.00

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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B6F (Official Form 6F) (12/07) - Cont.

In re Gary J. Korbus

_____, Case No. <u>08 B</u>

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Nife oint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 030448356015337843 Creditor # : 5 American Express PO Box 981537 El Paso TX 79998			Credit Card Purchases				\$ 19,331.00
Account No: 371549460981001 Creditor # : 6 American Express PO Box 981537 El Paso TX 79998			Credit Card Purchases				\$ 2,049.00
Account No: 22OP-41576 Creditor # : 7 Arnie Bauer Cadillac 5501 Miller Circle Drive Matteson IL 60443			Purchase of Auto Parts				\$ 7,647.00
Account No: 400118 Creditor # : 8 Baker, Govern & Baker 7771 W Oakland Park Blvd Suite 240 Ft Lauderdale FL 33351			Notice Only Attorneys for Weiss Tool Distributors.				\$ 0.00
Account No: Creditor # : 9 C2C Resources LLC 56 Perimeter Center East Atlanta GA 30346			Notice Only Collection agent for Neu Tool & Supply Corp.				\$ 0.00
Account No: 5291071608695266 Creditor # : 10 Capital One Services PO Box 30281 Salt Lake City UT 84130-0281			Credit Card Purchases				\$ 2,887.00
Sheet No. 1 of 8 continuation sheets atta Creditors Holding Unsecured Nonpriority Claims	ched t	o So	hedule of (Use only on last page of the completed Schedule F. Report also on Sumn and, if applicable, on the Statistical Summary of Certain Liabilities a	nary of S	Tot a	al \$	\$ 31,914.00

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In re_Gary J. Korbus

Debtor(s)

Case No. 08 B

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: 4862362513924889	Co-Debtor	W J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 4862362513924889 Creditor # : 11 Capital One Services PO Box 30281 Salt Lake City UT 84130-0281			Credit Card Purchases				\$ 427.00
Account No: 4121741717879857 Creditor # : 12 Capital One Services PO Box 30281 Salt Lake City UT 84130-0281			Credit Card Purchases				\$ 1,677.00
Account No: 5473-6350-0129-3141 Creditor # : 13 Chase Card Services PO Box 15298 Wilmington DE 19850-5298			Credit Card Purchases				\$ 18,133.00
Account No: 00315132 Creditor # : 14 Chicago Home Health Girling Health Care, Inc 7222 W Cermak Rd, Ste 210 North Riverside IL 60546			Medical Bills				\$ 43.00
Account No: 536701709 Creditor # : 15 Christ Hospital & Med Center PO Box 70508 Chicago IL 60673			Medical Bills				\$ 61.00
Account No: 5424180680592315 Creditor # : 16 Citicorp Credit Services c/o United Collection Bureau 5620 Southwyck Blvd, Ste 206 Toledo OH 43614			Credit Card Purchases				\$ 1,530.00
Sheet No. 2 of 8 continuation sheets attack Creditors Holding Unsecured Nonpriority Claims	ned t	to So	chedule of (Use only on last page of the completed Schedule F. Report also on Summar and, if applicable, on the Statistical Summary of Certain Liabilities and	y of So	Γota ched	il \$	\$ 21,871.00

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In re Gary J. Korbus

Debtor(s)

Case No. 08 B

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 639282		C	Community				\$ 0.00
Creditor # : 17 Creditors Alliance PO Box 1288 Bloomington IL 61702-1288			Notice Only Collection Agent for Arnie Bauer Cadillac.				
Account No: 12225510JC1							\$ 0.00
Creditor # : 18 Creditors Interchange PO Box 1335 Buffalo NY 14240-1335			Notice Only Collection Agents for LVNV Funding				
Account No: 6879450212001134465							\$ 2,225.00
Creditor # : 19 Dell Business Credit PO Box 81577 Austin TX 78708-1577			Credit Card Purchases				
Account No: DF6709							\$ 0.00
Creditor # : 20 FFCC/Columbus, Inc 1550 Old Henderson Road Suite 100 Columbus OH 43220-3626			Notice Only Collection Agent for Accelerated Rehab Centers.				
Account No: 7981924140610239							\$ 1,315.00
Creditor # : 21 GE Money Bank/Lowes PO Box 981400 El Paso TX 79998			Credit Card Purchases				
Account No: 00275848							\$ 170.00
Creditor # : 22 Girling Health Care PO Box 971146 Dallas TX 75397			Medical Bills				·
Sheet No. 3 of 8 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims	ned t	o So	chedule of	Subt	otal Γota	•	\$ 3,710.00
. ,			(Use only on last page of the completed Schedule F. Report also on Summar and, if applicable, on the Statistical Summary of Certain Liabilities and	y of So	chedi	ıles	

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In re	Gary	J.	Korbus

_____, Case No. <u>08 B</u>

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 3310109 Creditor # : 23 H & R Accounts 4950 38th Ave Moline IL 61265-6774			Medical Bills				\$ 66.00
Account No: 0006004300107964493 Creditor # : 24 HSBC Retail Services PO Box 5244 Carol Stream IL 60192-5244			Credit Card Purchases				\$ 1,127.00
Account No: X6112018-21 Creditor # : 25 IC System 444 Highway, 96 East PO Box 64437 St Paul MN 55164-0437			Notice Only Collection Agent for Medco Tool.				\$ 0.00
Account No: 34857020-15 Creditor # : 26 IC System, Inc 444 Highway 96 East PO Box 64887 St Paul MN 55164-0887			Notice Only Collection Agent for Dell Business Credit.				\$ 0.00
Account No: 10158755 Creditor # : 27 ICS, Inc PO Box 1010 Tinley Park IL 60477-9110			Credit Card Purchases				\$ 201.00
Account No: SNA011 Creditor # : 28 Integrated Supply Network PO Box 53824 Atlanta GA 30353-8243			Credit Card Purchases				\$ 10,057.00
Sheet No. 4 of 8 continuation sheets attack Creditors Holding Unsecured Nonpriority Claims	ned t	o So	chedule of (Use only on last page of the completed Schedule F. Report also on Summary and, if applicable, on the Statistical Summary of Certain Liabilities and	y of So	Γota chedi	l \$	\$ 11,451.00

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In re Gary J. Korbus

Debtor(s)

Case No. 08 B

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
including Zip Code,	'n		and Consideration for Claim.	+	eq		
	o-Debtor		If Claim is Subject to Setoff, so State.	Contingent	idat	þe	
And Account Number	9-0	HI	Husband	ıţi	ig	put	
(See instructions above.)	Ö	W J	Wife Joint	So	Unl	Disputed	
Account No: 118578-44290		C	Community				\$ 0.00
Creditor # : 29 International Credit Auditors PO Box 48439 Minneapolis MN 55448-0439			Notice Only Collection Agent for Vernon Co.				
Account No: 009529165							\$ 0.00
Creditor # : 30	1		Notice Only				
LTD Financial Services			Collection Agent for Dell Financial				
7322 Southwest Freeway Suite 1600			Services.				
Houston TX 77074							
Account No: 424483							\$ 841.00
Creditor # : 31	1		Lease Agreement				
Marlin Leasing							
PO Box 13604 Philadelphia PA 19101-3604							
Account No: 48661-CHW							\$ 1,750.00
Creditor # : 32 Medco Tool of Chicago			Credit Card Purchases				
7510 S Madison Street							
Hinsdale IL 60521							
Account No: 6004-3001-0796-4493							\$ 1,368.00
Creditor # : 33 Menard's			Credit Card Purchases				
Retail Services							
PO Box 15521							
Wilmington DE 19850-5521							
Account No: 08 SC 4820							\$ 0.00
Creditor # : 34	Ī		Notice Only				
Meyer & Njus 134 N LaSalle Street			Attorneys for G.E. Money Bank				
Suite 1840							
Chicago IL 60602							
	<u> </u>	<u> </u>		<u> </u>			
Sheet No. 5 of 6 continuation sheets attach	ed t	o So	chedule of	Subt	ota	I \$	\$ 3,959.00
Creditors Holding Unsecured Nonpriority Claims					Γota	•	
			(Use only on last page of the completed Schedule F. Report also on Summary and, if applicable, on the Statistical Summary of Certain Liabilities and				

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In re_Gary J. Korbus

Case No. 08 B

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: Creditor # : 35 Midwest Anesthesiologists 185 Penny Ave East Dundee IL 60118	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community Medical Bills	Contingent	Unliquidated	Disputed	Amount of Claim \$ 115.00
Account No: 371549460981001 Creditor # : 36 Nationwide Credit Inc 2015 Vaughn Road NW Bldg 400 Kennesaw GA 30144-7801			Notice Only Collection Agent for American Express Travel.				\$ 0.00
Account No: 1756H251A26 Creditor # : 37 Navistar Financial 425 N Martingale Road Schaumburg IL 60173			Deficiency Balance Truck Loan				\$ 50,000.00
Account No: 10670500 Creditor # : 38 NCO Financial PO Box 15270, Dept 55 Wilmington DE 19850			Credit Card Purchases				\$ 224.00
Account No: 21465L Creditor # : 39 Neu Tool & Supply Corp. PO Box 674 Kenosha WI 53141			Credit Card Purchases				\$ 11,925.00
Account No: 447799 Creditor # : 40 New Life Physical Therapy PO Box 379 Orland Park IL 60462-0379			Medical Bills				\$ 710.00
Sheet No. 6 of 8 continuation sheets attack Creditors Holding Unsecured Nonpriority Claims	ned t	o So	Chedule of (Use only on last page of the completed Schedule F. Report also on Summar and, if applicable, on the Statistical Summary of Certain Liabilities and	y of S	Tota ched	al \$ ules	\$ 62,974.00

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In re *Gary J. Korbus*

Debtor(s)

Case No. 08 B

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: 4121741717879857 Creditor # : 41 Portfolio Recovery 120 Corporate Blvd, Suite 100 Norfolk VA 23502	Co-Debtor	W JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Ioint Community Credit Card Purchases	Contingent	Unliquidated	Disputed	Amount of Claim \$ 2,450.00
Account No: 303-10042213 Creditor # : 42 RAB Inc PO Box 1022 Wixom MI 48393-1022			Notice Only Collection Agent for Capital One Bank.				\$ 0.00
Account No: 324050814-M2 Creditor # : 43 RMS 240 Emery Street PO Box 20410 Lehigh Valley PA 18002			Notice Only Collection agent for Chase Bank USA.				\$ 0.00
Account No: 0508053766 Creditor # : 44 St James Health Center 37653 Eagle Way Chicago IL 60678			Medical Bills				\$ 45.00
Account No: 144278 Creditor # : 45 Teller, Levit & Silvertrust 11 East Adams Street Chicago IL 60603			Notice Only Collection Agent for Neu Tool & Supply Corp.				\$ 0.00
Account No: 551625 Creditor # : 46 The Vernon Company Dept C, One Promotion Plaza PO Box 600 Newton IA 50208-2065			Credit Card Purchases				\$ 1,010.00
Sheet No. 7 of 8 continuation sheets attach Creditors Holding Unsecured Nonpriority Claims	ed t	o So	Chedule of (Use only on last page of the completed Schedule F. Report also on Summary and, if applicable, on the Statistical Summary of Certain Liabilities and	of S	Fota ched	al \$	\$ 3,505.00

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B6F (Official Form 6F) (12/07) - Cont.

In re *Gary J. Korbus*

, Case No. <u>08 B</u>

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
including Zip Code,	'n		and Consideration for Claim.	.	þe		
And Account Number	ebto		If Claim is Subject to Setoff, so State.	gen	idat	eq	
(See instructions above.)	Co-Debtor	H	Husband -Wife	Contingent	Unliquidated	Disputed	
(See Instructions above.)		J,	Joint	ပိ	n	Dis	
Account No: 09373264		C	Community				\$ 0.00
Creditor # : 47 United Recovery Systems 5800 N Course Drive Houston TX 77072			Notice Only Collection Agent for American Express.				
Account No: 09373264							\$ 0.00
Creditor # : 48 United Recovery Systems 5800 North Course Drive Houston TX 77072			Notice Only Collection Agent for American Express.				
Account No: 40118		-					\$ 7,546.00
Creditor # : 49 Weiss Tool Distributors 16 Rewe Street Brooklyn NY 11211			Credit Card Purchases				
Account No: 53-2008-CC-001251							\$ 0.00
Creditor # : 50 Wright, Fulford, Moorhead et a 145 N Magnolia Ave PO Box 2828 Orlando FL 32802			Notice Only Attorneys for Integrated Supply Network				
Account No:							
Account No:							
Sheet No. 8 of 8 continuation sheets attac	hed t	to S	chedule of	Subi	tota	ıl \$	\$ 7,546.00
Creditors Holding Unsecured Nonpriority Claims					Tot	al\$	
			(Use only on last page of the completed Schedule F. Report also on Summa and, if applicable, on the Statistical Summary of Certain Liabilities and				\$ 160,819.00

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nre <i>Gary J. Korbus</i>	/ Debtor	Case No.	08 B	
				(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no executory contracts or unexpired leases.

Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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In re Gary J. Korbus	/ Debtor	Case No. 08	В
			(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
Mary Berner-Korbus	Chase Home Finance
445 Niagra	3415 Vision Drive
Park Forest IL 60466	Columbus OH 43219

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In re Gary J. Korbus	Case No. 08 B
Debtor(s)	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE			
Status: <i>Married</i>	RELATIONSHIP(S):		AGE(S):	
EMPLOYMENT:	DEBTOR		SPOUSE	
Occupation	Sales	Dental H	ygenist	
Name of Employer	Snail, Inc.	Sarlas &	Savas DDS, Ltd.	,
How Long Employed	6 years	34 years		
Address of Employer	445 Niagara Park Forest IL 60466		Harlem Ave. ights IL 60463	
INCOME: (Estimate of aver-	age or projected monthly income at time case filed)	DE	BTOR	SPOUSE
 Monthly gross wages, sa Estimate monthly overtim 	lary, and commissions (Prorate if not paid monthly) ne	\$ \$	0.00 \$ 0.00 \$	4,307.00 0.00
3. SUBTOTAL 4. LESS PAYROLL DEDUC		\$	0.00 \$	4,307.00
a. Payroll taxes and socb. Insurancec. Union dues	sial security	\$ \$ \$	0.00 \$ 0.00 \$ 0.00 \$	940.00 0.00 0.00
d. Other (Specify):		\$	0.00 \$	0.00
5. SUBTOTAL OF PAYROL	LL DEDUCTIONS	\$	0.00 \$	940.00
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	0.00 \$	3,367.00
8. Income from real propert 9. Interest and dividends 10. Alimony, maintenance of dependents listed above.	or support payments payable to the debtor for the debtor's use or that	\$ \$ \$	0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$	0.00 0.00 0.00 0.00
11. Social security or gover (Specify):12. Pension or retirement ir13. Other monthly income		\$ \$	0.00 \$ 0.00 \$	0.00 0.00
(Specify):		\$	0.00 \$	0.00
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	0.00 \$	0.00
15. AVERAGE MONTHLY I	NCOME (Add amounts shown on lines 6 and 14)	\$	0.00 \$	3,367.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)			\$ 3,36	57.00
		, ,	o on Summary of Schedules Summary of Certain Liabiliti	

In re Gary J. Korbus	•	Case No. 08 B
Debtor(s)	<i>,</i>	(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	780.00
a. Are real estate taxes included? Yes 🛛 No 🗌		
b. Is property insurance included? Yes 🛛 No 🔲		
2. Utilities: a. Electricity and heating fuel	\$	300.00
b. Water and sewer	\$	40.00
c.Telephone d.Other Cell Phone & Internet	\$	80.00
	*	120.00
Other Satellite	\$	105.00
3. Home maintenance (repairs and upkeep)	\$	
4. Food	\$	400.00
5. Clothing	\$	80.00
6. Laundry and dry cleaning	\$	30.00
7. Medical and dental expenses	\$	150.00
8. Transportation (not including car payments)	\$	500.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	50.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	100.00
c. Health	. \$	0.00
d. Auto	\$	65.00
e. Other	\$	0.00
Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	Ψ	0.00
	\$	331.00
a. Auto b. Other:	\$	0.00
c. Other:	\$	0.00
3. Othor.		
14. Alimony, maintenance, and support paid to others	e	0.00
15. Payments for support of additional dependents not living at your home	\$ \$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	ا ا	0.00
17. Other: Pet Care	\$	50.00
Other:	\$	0.00
		0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	3,281.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	3,367.00
b. Average monthly expenses from Line 18 above	\$	3,281.00
c. Monthly net income (a. minus b.)	\$	86.00

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6:47 PM 07/01/08 **Cash Basis**

Profit & Loss

January through June 2008

	Jan - Jun 08
Ordinary Income/Expense	100 C C C C C C C C C C C C C C C C C C
Income	00.550.54
Credit Card Sales Non-taxable Sales Income	22,552.54 250.00
Snail Tools Income	23,830.58
Total Income	46,633.12
Cost of Goods Sold Cost of Goods Sold	26,177.00
Total COGS	26,177.00
Gross Profit	20,456.12
Expense	
Advertising Goodwill Appreciation Advertising - Other	815.00 3,394.00
Total Advertising	4,209.00
Bank Service Charges	4,200.00
Internet Service Fee	10.00
Merchant Bnkcd. Fee	667.41
NSF Check	145.00
Total Bank Service Charges	822.41
Communications Ameritech Direct	1,334.11
Cell Phone	1,981.00
Total Communications	3,315.11
Customer loan from MAC	
Mac Advantage Customer loan from MAC - Other	260.00 915.00
Total Customer loan from MAC	1,175.00
	1,175.00
Delivery Shipping and Handling	861.87
Total Delivery	861.87
Dues and Subscriptions	
Union Dues-Gary	55.20
Dues and Subscriptions - Other	9.00
Total Dues and Subscriptions	64.20
Health Benefits Health Insurance-Gary Pension-Gary	5,060.00 2,086.00
Total Health Benefits	7,146.00
Insurance	7,1 10.00
Liability Insurance Vehicle Insurance	684.25 811.55
Total Insurance	1,495.80
Licenses and Permits Business	15.00
Total Licenses and Permits	15.00
Rent	3,800.00
Repairs Tool Repairs	387.50
Total Repairs	
·	387.50
Sales Tax Payment	2,038.00

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Cash Basis

Profit &	•
January through	h June 2008

	Jan - Jun 08
Utilities Commonwealth Edison	1.011.15
Utilities - Other	75.00
Total Utilities	1,086.15
Vehicle Expense	
2007 International	3,768.08
Fuel	1,095.00
GMC Financial Center	1,910.00
I-Pass Account	910.00
Maintenence & Repair	25.04
Total Vehicle Expense	7,708.12
Total Expense	34,124.16
Net Ordinary Income	-13,668.04
Net Income	-13,668.04

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re <i>Gary J. K</i>	orbus		Case No. Chapter	3
		/ Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 0.00		
B-Personal Property	Yes	3	\$ 4,794.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 98,495.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	9		\$ 160,819.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 3,367.00
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,281.00
тот	AL	20	\$ 4,794.00	\$ 259,314.00	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Gary J. Korbus

Case No. 08 B Chapter 7

 / Debtor	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 3,367.00
Average Expenses (from Schedule J, Line 18)	\$ 3,281.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 4,307.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 98,495.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 160,819.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 259,314.00

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In re Gary J. Korbus

Debtor

Case No. 08 B

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

		the foregoing summary and schedules, consisting of sheets, and that they are true and
correct to	the best of my knowledge, information ar	na beller.
Date:	8:13-08	Signature Lun Hurbin
		Gary J. Korbus
		- // <i>/</i>

[If joint case, both spouses must sign.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: Gary J. Korbus

Case No. 08 B

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

None State
activi
gross

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: Last Year:

Year before: (\$35,061.00)

Gross income from Husband's employment.

Year to date: Last Year:

Year before: \$48,360.00 Gross income from Wife's employment.

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	2 Douments to avaditors					
None	3. Payments to creditors Complete a. or b., as appropriate, and c.					
	a. Individual or joint debtor(s) with primarily consum creditor, made within 90 days immediately preceding such transfer is less than \$600. Indicate with an aster alternative repayment schedule under a plan by an ap 13 must include payments by either or both spouses where the property of the property	the commencement of this castisk (*) any payments that were oproved nonprofit budgeting and	se unless the aggregate value of all made to a creditor on account of a d creditor counseling agency. (Married	property that constitutes or is affected by omestic support obligation or as part of an debtors filing under chapter 12 or chapter		
NAME .	AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING		
	tor: Normal minimal monthly ents when able. ess:					
None	b. Debtor whose debts are not primarily consumer commencement of this case unless the aggregate vindividual, indicate with an asterisk (*) any paymen repayment schedule under a plan by an approved no include payments and other transfers by either or be is not filed.)	ralue of all property that consti ts that were made to a credit onprofit budgeting and creditor of	tutes or is affected by such transfe or on account of a domestic suppo counseling agency. (Married debtors	r is less than \$5,475. If the debtor is ar ort obligation or as part of an alternative filingunder chapter 12 or chapter 13 mus		
None	c. All debtors: List all payments made within one ye insiders. (Married debtors filing under chapter 12 or c spouses are separated and a joint petition is not filed.)					
None	4. Suits and administrative proceedings, a. List all suits and administrative proceedings to w (Married debtors filing under chapter 12 or chapter 13)	hich the debtor is or was a pa	arty within one year immediately pre			
<u> </u>	spouses are separated and a joint petition is not filed.)					
None	b. Describe all property that has been attached, garnis of this case. (Married debtors filing under chapter 12 petition is filed, unless the spouses are separated and a	or chapter 13 must include in				
	5. Repossessions, foreclosures and retu	ırns				

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning

property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION NAME AND ADDRESS FORECLOSURE SALE,

OF CREDITOR OR SELLER TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

Name: Navistar Financial Aug., 2008 Description: International 4300

Truck

Value: \$70,000

Address: 425 N. Martingale

None

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6. Assignments and receiverships

None X

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None X

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None \boxtimes

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None X

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, AMOUNT OF MONEY OR

\$400.00

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

\$50.00 - credit counseling

Payee: Peter J. Muchunas

Address:

7601 W. 191st Street

Suite 1W

Tinley Park, IL 60487

Date of Payment: July 11,

2008

Payor: Gary J. Korbus

Payee: Alliance Credit

Counseling

Address:13777 Ballantyne

Corpate Plaza, Suite 100, Charlotte, NC 28277

Date of Payment: March 4,

Payor: Gary J. Korbus

10. Other transfers

None \boxtimes

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the $\mbox{ debtor }\mbox{ holds }\mbox{ or }\mbox{ controls.}$

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

None

For the purpose of this question, the following definitions apply:

 \boxtimes

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

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"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencment of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

ADDRESS

NATURE OF BUSINESS

BEGINNING AND

ENDING DATES

Snail Incorporated

ID:

445 Niagara, Park Forest, IL Subchapter S Corp.

2002 to Present

60466

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

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[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 8.13-08 Signature of Debtor

Signature ______

of Joint Debtor

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FORM B8 (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

mile Gary J. Korbus	Case No. 08 B Chapter 7				
		Debtor			
CHAPTER 7 IND	IVIDUAL DEBTOR'S STATEME	NT OF II	NTENTIO	N	
☑ I have filed a schedule of assets and liabilities which	n includes debts secured by property of the estate.				
☐ I have filed a schedule of executory contracts and u	nexpired leases which includes personal property	subject to an ι	unexpired lease		
☐ I intend to do the following with respect to the prope	rty of the estate which secures those debts or is su	ubject to a leas	se:		
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Residence	Chase Home Finance				×
Description of Leased Property	Lessor's Name Lessor's Name Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)				
Date: 8 · 1 3 ~ 0 8	Signature of Debtor(s) Debtor:	Part	1		
Date:	Joint Debtor:				

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Case No. 08 B

In re Gary J. Korbus	Case No. <i>08 B</i> Chapter 7
	/ Debtor
Attorney for Debtor: Peter J. Muchunas	
VERIFICATION C	OF CREDITOR MATRIX
The above named Debtor(s) hereby verify	that the attached list of creditors is true and correct to the
best of our knowledge.	
Date: <u></u>	Jany Morba